

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kranzley et al.

Serial No. : 10/560,177

Group Art Unit: 3621

Filed : January 29, 2007

Examiner: Kamal, Shahid

Title: SYSTEMS AND METHODS FOR CONDUCTING SECURE  
PAYMENT TRANSACTIONS USING A FORMATTED DATA  
STRUCTURE

**RESPONSE TO NON-FINAL OFFICE ACTION**

**FILED ELECTRONICALLY**

Commissioner of Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit the following remarks in response to the non-final Office Action mailed on September 18, 2009. A two-month extension of time is respectfully requested.

**Remarks** begin at page 2.